

St. John Builders

Housing

Instructions and Frequently Asked Questions

What is St. John Builders?

St. John Builders is a house building and maintenance ministry of St. John Lutheran Church in Celina, OH. We strive to **Make the Love of Christ Known** in our communities. St. John Builders works with families in need of homes, home maintenance and repairs. The Builders wish to provide a 'hand up', not a 'hand-out' for families in need.

St. John Builders are funded by donations. Monthly mortgage payments go back into our account to help pay for future projects.

How will St. John Builders select a family for a new home?

An application must be completed by a family who wishes to be considered for a new home. All applications will be reviewed by a selection committee that will determine eligibility based on the following criteria:

- **Need:** the family's housing need based on the suitability of current shelter
- **Ability to pay:** the family's income and ability to pay housing and other monthly expenses
- **Willingness to participate:** the family's ability and willingness to become partners with St. John Builders in the construction of a new home or the remodeling of a current home

The selection committee will consider the applicant's income, debts and other obligations. If selected for a home, a payment plan will be set up. When the home is completed payments must be made to St. John Builders on a monthly basis until the cost of building the home is paid in full. No down payment is required and no interest is charged for ten years.

The cost of building homes is kept down because of the volunteer labor and discounted/donated supplies and services used to build the homes. Families are encouraged to invest time and labor into the building of their homes.

What is the deadline?

Deadline for turning in your completed application for our current project is **February 28, 2018**.

Applications received after this date will not be considered for the current project but will be kept on file for future consideration.

Where do I return my completed application?

Completed applications should be mailed to: St. John Builders
ATTN: Housing Committee
1100 N. Main St.
Celina, OH 45822

What happens after I submit my application? When will a decision be made?

The selection committee will review all completed applications based on the selection criteria.

The committee may follow up with requests of additional information from some families.

A final decision will be made by **April 1, 2018**.

